

CRAGO—January 23, 1916, at his residence, Main-street, Sydney, Mr. and Mrs. W. Crago a daughter, aged 10 months.

BYLAND—January 23, 1916, at St. Anne's Hospital, Sydney, Mr. and Mrs. C. J. Byland, a daughter, aged 10 months.

MUDGE—January 23, 1916, at St. Anne's Hospital, Sydney, Mr. and Mrs. C. J. Mudge, a daughter, aged 10 months.

RYAN—January 23, 1916, at St. Anne's Hospital, Sydney, Mr. and Mrs. C. J. Ryan, a daughter, aged 10 months.

MARRIAGES

BRIERLEY-NORRIS—On Christmas Day, at St. Andrew's Church, North Sydney, Queensland, the Rev. Canon, son of Mr. and Mrs. F. J. Briery, of Annandale, Sydney, to Miss Norrie, only daughter of Mr. and Mrs. C. J. Norrie, of North Sydney, Queensland.

RUBY WEDDINGS

CARVADINE—January 23, 1916, at St. Anne's Hospital, Sydney, Mr. and Mrs. C. J. Carvadin, a daughter, aged 10 months.

DEATHS

BARNES—January 23, 1916, at his residence, George-street, Sydney, Mr. and Mrs. C. J. Barnes, a daughter, aged 10 months.

BALANCE SHEET

OF

THE AUSTRALIAN BANK OF COMMERCE, LIMITED

(INCLUDING LONDON OFFICE—BY CABLE.)
31st DECEMBER, 1915.

LIABILITIES.	ASSETS.
Authorized Capital	By Cash and Bullion
Subscribed Capital	By Australian Notes
Unpaid Capital	By Deposits
Reserve Fund	By Securities
Profit and Loss	By Balances due by other Banks
	By Bills Receivable
	By Advances
	By Investments
	By Other Assets
	By Other Liabilities

PROFIT AND LOSS.	ASSETS.
Profit on Interest	By Cash and Bullion
Profit on Dividends	By Australian Notes
Profit on Exchange	By Deposits
Profit on Sale of Securities	By Securities
Profit on Sale of Real Estate	By Balances due by other Banks
Profit on Sale of Other Assets	By Bills Receivable
Profit on Sale of Other Liabilities	By Advances
Profit on Sale of Other Investments	By Investments
Profit on Sale of Other Other Assets	By Other Assets
Profit on Sale of Other Other Liabilities	By Other Liabilities

AUDITORS' REPORT.

We have examined the Balance Sheet, made up to 31st December, 1915, and report that we find the several items therein stated to conform to the Balance Sheet in the General Ledger and the Balance Sheet in the Cash Book, and that the same are correct and true.

AT THE FRONT.

HAIG AND HAIG.

"SEAHORSE" SCHNAPPS.

THE PANAMA EXPOSITION, 1915.

HELIDON SPA.

THE GOLD MEDAL OF HONOUR.

"RUBEROID."

THE ONLY GENUINE RUBEROID ROOFING, DAMP-CURB, AND FLOORING IS

SARTO.

WHEN YOU ORDER SARTO, SEE THE BOTTLE.

DRUMMOYNE SEAT.

SPLIT IN LIBERAL VOTE.

SECOND BALLOT TO BE TAKEN.

The ballot in connection with the Drummoyneside seat in the State Parliament was taken on Saturday.

SCOTCHING ENEMY TRADE.

The longer the war lasts and the more costly it becomes the more necessary it is to wage war not only against the enemy's armies, but also against their financial and economic resources.

MR. WADE'S APPEAL.

The leader of the Opposition (Mr. Wade) has a few words to say last night in regard to the Drummoyneside seat.

PERSONAL.

The Premier (Mr. Holman) made an official call on the Lord Mayor (Alderman R. D. Meagher) on Saturday.

ENGLISH MAILS.

Adelaide, Sunday.

"THE MINERS." THE WESTERN FRONT.

MAJOR DAVID'S ADDRESS. COMPARED WITH ANZAC.

THE INSPIRATION OF ANZAC.

"Well, it really is a man's life—this life," said Major David, during the course of a lecture on the inspiration of Anzac.

THE MINERS.

By the kindness of the British War Office, I have been permitted to pay a short visit to the Western Front in France and Flanders.

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IN MEMORIAM.

ABRAMS—A tribute to the memory of John Abramson, chemist of this city, who passed away January 23, 1916, preceded by his loving wife and family.

BEATTY—In loving memory of our dear mother and grandmother, Elizabeth Beatty, who departed this life January 23, 1916.

BUTLER—In loving memory of our dear mother and grandmother, Elizabeth Butler, who departed this life January 23, 1916.

CHALMERS—In loving memory of our dear mother and grandmother, Elizabeth Chalmers, who departed this life January 23, 1916.

COLLIER—In loving memory of our dear mother and grandmother, Elizabeth Collier, who departed this life January 23, 1916.

DEWITT—In loving memory of our dear mother and grandmother, Elizabeth Dewitt, who departed this life January 23, 1916.

FITZGERALD—In loving memory of our dear mother and grandmother, Elizabeth Fitzgerald, who departed this life January 23, 1916.

FRASER—In loving memory of our dear mother and grandmother, Elizabeth Fraser, who departed this life January 23, 1916.

GILL—In loving memory of our dear mother and grandmother, Elizabeth Gill, who departed this life January 23, 1916.

HARRIS—In loving memory of our dear mother and grandmother, Elizabeth Harris, who departed this life January 23, 1916.

LEWIS—In loving memory of our dear mother and grandmother, Elizabeth Lewis, who departed this life January 23, 1916.

MASON—In loving memory of our dear mother and grandmother, Elizabeth Mason, who departed this life January 23, 1916.

MCCARTHY—In loving memory of our dear mother and grandmother, Elizabeth McCarthy, who departed this life January 23, 1916.

MURPHY—In loving memory of our dear mother and grandmother, Elizabeth Murphy, who departed this life January 23, 1916.

NICHOLS—In loving memory of our dear mother and grandmother, Elizabeth Nichols, who departed this life January 23, 1916.

ROBERTS—In loving memory of our dear mother and grandmother, Elizabeth Roberts, who departed this life January 23, 1916.

SMITH—In loving memory of our dear mother and grandmother, Elizabeth Smith, who departed this life January 23, 1916.

TAYLOR—In loving memory of our dear mother and grandmother, Elizabeth Taylor, who departed this life January 23, 1916.

WATSON—In loving memory of our dear mother and grandmother, Elizabeth Watson, who departed this life January 23, 1916.

"CAPSTAN" NAVY-CUT

TOBACCO AND CIGARETTES.

THE NAME OF W. D. AND H. O. WILLS

IS THE HALLMARK OF EXCELLENCE.

"CAPSTAN" TOBACCO AND CIGARETTES,

MILD, MEDIUM, AND FULL.

"CAPSTAN" MAY ALSO BE OBTAINED IN PLUG FORM.

W. D. AND H. O. WILLS.

TIMBER! TIMBER!

LOWEST PRICES IN SYDNEY.

LARGE STOCKS ALWAYS ON HAND OF ORANGE, REDWOOD, BALTIC, WHITE PINE, IRMU,

AND ALL OTHER BUILDING TIMBERS.

PROMPT AND RELIABLE.

VANDERFIELD & REID,

Office, York, Ball, Mill, and other buildings, and we will have you as a regular customer.

TRIFOOD COY'S DRIED MILK,

UNSWETENED.

BISHOP'S CITRATE OF MAGNESIA

(GRANULAR EFFERVESCENT).

THE ORIGINAL PRODUCT INVENTED IN 1857.

Obtainable from all chemists.

GRIFFITHS BROTHERS PROPRIETARY, LIMITED,

GRIFFITHS TEAS.

A REMARKABLE REMEDY.

SAZETHA.

OCEAN EXCURSION, ANNIVERSARY DAY.

8.8. HUNTER, 1840 TONS.

IN MEMORIAM.

WATSON—In loving memory of our dear mother, Elizabeth Watson, who departed this life January 23, 1916.

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INDUSTRY IN WAR.

From whatever point of view we consider it, it is impossible not to regard Mr. Asquith's statement on the conduct of certain trade unionists in the munition factories as extremely serious.

The Prime Minister is not accustomed to see his countrymen in the munition factories as extremely serious.

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NO GERMAN EMPLOYERS.

BREWERY COMPANY'S ACTION.

FEDERAL EXPENDITURE.

WAR LOAN OFFICE.

ENGLISH MAILS.

ADLAIDE, Sunday.

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VETERAN ACTOR.

DEATH OF MR. TITHERIDGE.

TRAGEDIAN WHO TURNED TO COMEDY.

"A gentleman on and off the stage" might well serve as the epitaph of George Sutton Titheridge, who passed away on Saturday afternoon at his home in the Grosvenor Hotel, Sydney, after a long illness. He had been paid to the late Mr. George Munro in the "Garden of Sleep" at South Head. This afternoon all that is mortal of the accomplished actor will "find repose" in the same cemetery.

Mr. Titheridge was born in 1850, and was suffering from many months, came from Melbourne to Sydney early in December. He was taken to a private hospital at Darlinghurst, where he died at 1 o'clock on Sunday. "Conscience, almost to the very end," as his son-in-law, Dr. Knowles, stated yesterday.

His widow, who was known on the stage in England and India as Alma Sutton, is a family of seven children survive him. These are his daughter, Lily, favourably known on the Australian stage during her girlhood, now the wife of Dr. Henry Knowles, of Rose Bay; Dorothea, Mrs. Phillips, a widow, who is secretary to Walter Barnett, at Hyde Park Corner, London; Frances, who was with the actor when he was in the "Garden of Sleep" at South Head; and three sons, Mr. George, Mr. John, and Mr. William. Mr. George, who is now in America, and who was with the actor when he was in the "Garden of Sleep" at South Head; and three sons, Mr. George, Mr. John, and Mr. William.

Mr. Titheridge was a tragedian who turned to comedy. He was born in 1850, and was suffering from many months, came from Melbourne to Sydney early in December. He was taken to a private hospital at Darlinghurst, where he died at 1 o'clock on Sunday. "Conscience, almost to the very end," as his son-in-law, Dr. Knowles, stated yesterday.

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LATE WAR NEWS.

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LONDON, Jan. 23. The War Office announces that an aeroplane on the East Coast of Kent at 1 o'clock in the morning dropped five bombs and fired six rounds. There were some incendiary damage to private property. One man was killed and three adults and three children were wounded.

FOODLESS ARMY: EMPEROR'S UNINSPIRING VISIT.

SAISONING, Jan. 23. The German Emperor's visit to Nish has not inspired the Bulgarians with enthusiasm. They prefer less rejecting and more food. The deserters state that the army is almost breadless.

THE PERSIA.

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COPENHAGEN, Jan. 23. Turkey is issuing a declaration to the effect that a Turkish submarine sank the P. and O. Co.'s R.M.S. Persia.

LEAVING CETIGNE.

AMSTERDAM, Jan. 23. The "Koeninklijke Volkskrant" states that the Montenegrin Ministers are quitting Cetigne. Austria cannot negotiate with them, but has ordered all arms to be surrendered in thirty-six hours, otherwise the military will take steps.

SWEDISH CONVOYS.

REGULATIONS FRAMED.

COPENHAGEN, Jan. 23. A Swedish Blue Book shows that the Scandinavian Convoy Commission's ordinary fallowing to Great Britain's objection to convoys in British territorial waters. Sweden, however, issued regulations, to be enforced in the Baltic, probably in the autumn.

GERMAN BUDGET.

WAR EXPENSES NOT INCLUDED.

COPENHAGEN, Jan. 23. The German Imperial Budget for 1916, to be delivered next March, will not contain military or naval expenditure. This is paid by war loans. The expenses appearing in the Budget will thus total 100 million marks, or 250 million dollars.

DEATH OF A SOLDIER.

INCIDENT AT MILSON ISLAND.

EVIDENCE AT INQUEST. A disturbance occurred on Thursday amongst the soldiers at Milson Island camp, near Hawkesbury River. The result was that one soldier, Henry Charles Smith, died, and another, William Charles Smith, was seriously injured.

EMPIRE TRADE.

MOVEMENT IN ENGLAND.

LONDON, Jan. 23. Sir George Frangell, the leading promoter of the Empire trade movement, emphasises Germany's enormous preparations to secure the world's trade. He strongly condemns British subjects for forgetting their patriotism for the sake of immediate gain.

AMERICAN MINISTER'S STATEMENT.

MEXICO.

ROME, Jan. 23. Mr. Lorillard, American Minister in Mexico, who has arrived here, declares that he embarked 2000 Mexican soldiers on the Italian liner "Albatross" at Genoa, and that he had been unable to disembark at Modona. Austrian submarines vainly endeavoured to torpedo the steamer without warning.

MONARCHY POSTPONED.

TOKIO, Jan. 23.

The Japanese Minister at Peking has announced that Yuan Shih Kai has postponed indefinitely the restoration of the monarchy, owing to disturbances in the interior.

WATER SHORTAGE.

Owing to the abnormal spell of dry weather and the consequent heavy increase in water consumption, the Metropolitan Board of Water Supply and Sewerage has found it necessary to prohibit for the present the watering of gardens and lawns. It was pointed out that the water supply is now only sufficient to meet the needs of the population.

FIRE AT FLEMINGTON.

MAN BURNED TO DEATH.

The Burwood, Auburn, and Islington fire brigades attended a fire early yesterday morning at the home of William Murphy, in Flemington. The fire was caused by a gas stove, and secured too good a hold to effect. The house was a two-story brick building, and the fire spread rapidly, burning down the roof and the walls. The only person who escaped was a young boy, who was taken to the hospital.

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WAR EXPENSES NOT INCLUDED.

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INCIDENT AT MILSON ISLAND.

EVIDENCE AT INQUEST. A disturbance occurred on Thursday amongst the soldiers at Milson Island camp, near Hawkesbury River. The result was that one soldier, Henry Charles Smith, died, and another, William Charles Smith, was seriously injured.

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MONARCHY POSTPONED.

TOKIO, Jan. 23.

The Japanese Minister at Peking has announced that Yuan Shih Kai has postponed indefinitely the restoration of the monarchy, owing to disturbances in the interior.

WATER SHORTAGE.

Owing to the abnormal spell of dry weather and the consequent heavy increase in water consumption, the Metropolitan Board of Water Supply and Sewerage has found it necessary to prohibit for the present the watering of gardens and lawns. It was pointed out that the water supply is now only sufficient to meet the needs of the population.

FIRE AT FLEMINGTON.

MAN BURNED TO DEATH.

The Burwood, Auburn, and Islington fire brigades attended a fire early yesterday morning at the home of William Murphy, in Flemington. The fire was caused by a gas stove, and secured too good a hold to effect. The house was a two-story brick building, and the fire spread rapidly, burning down the roof and the walls. The only person who escaped was a young boy, who was taken to the hospital.

LATE WAR NEWS.

AIR RAID.

ON THE EAST COAST.

LONDON, Jan. 23. The War Office announces that an aeroplane on the East Coast of Kent at 1 o'clock in the morning dropped five bombs and fired six rounds. There were some incendiary damage to private property. One man was killed and three adults and three children were wounded.

FOODLESS ARMY: EMPEROR'S UNINSPIRING VISIT.

SAISONING, Jan. 23. The German Emperor's visit to Nish has not inspired the Bulgarians with enthusiasm. They prefer less rejecting and more food. The deserters state that the army is almost breadless.

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AUSTRALIAN JOCKEY CLUB.

ANNIVERSARY MEETING.

QUINN'S POST WINS CHALLENGE STAKES.

GIRL, THE CENTENARY STAKES.

The Australian Jockey Club was fortunate in having a pleasant day on Saturday for the opening of its Anniversary meeting. The sun shone brightly, but a refreshing shower came in the afternoon. There was an attendance of fully 20,000, about the same as last year's gathering on the corresponding day. The recent rainfall has freshened up the reserves and lawns, and the surroundings were admirably suited for the occasion. The racing was of a high standard, and the racing companies provided some spirited finishes. The day was not a profitable one for punters, as the most pronounced favourites disappointed their followers badly.

During the intervals between the races Mr. L. de Green's musical concert, held in the grandstand, and the general arrangements were efficiently carried out under the supervision of the secretary, Mr. C. W. Cropper.

THE ATTENDANCE.

A very fair attendance is to be recorded for the first day of the Anniversary meeting. Although there were no visitors of outstanding interest, such as the Duke of Devonshire, the racecourse remained lively, yet steady racers remained loyal to the club, and were met with in satisfactory numbers. The stands were looking well, and the view from the grandstand was a very pretty one. It is here that most ladies seem to congregate now, and they enjoy the near view of the horses with the better horses than they are. The number of khaki-clad men was not the only reminder of war conditions, for everybody seemed to take the day's outing very quietly, and dressed in a simple, sensible, and comfortable way. The weather was very good, and the racing was of a high standard.

After a series of disappointments, however, of favourites secured in the last race, a better day was had, and the racing was of a high standard. The attendance was very good, and the racing was of a high standard. The weather was very good, and the racing was of a high standard.

THE RACING.

The sport was fully up to the standard of racing at headquarters, and the track first-class, while the card was run through without mishap, and there was little to excite the attention of the spectators. The racing was of a high standard, and the weather was very good. The attendance was very good, and the racing was of a high standard.

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SPORTING.

THE TURF.

Up to 4 p.m. today entries will be received for the half-day events on the card for the Anniversary meeting. The racing was of a high standard, and the weather was very good. The attendance was very good, and the racing was of a high standard.

RACING IN NEW ZEALAND.

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PUBLIC NOTICES.

NOTICE is hereby given that the undersigned, being the owner of the property, has decided to sell the same by public auction on Saturday, January 24, 1916, at 11 o'clock, at the office of the undersigned, 111, Market Street, Sydney.

COUNTRY REPORTS.

BLACKHEATH, N.S.W. (Continued). The racing was of a high standard, and the weather was very good. The attendance was very good, and the racing was of a high standard.

SAILING.

The light wind and calm sea prevailed on Saturday, and the racing was of a high standard. The attendance was very good, and the racing was of a high standard.

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PROFESSIONS, TRADES, ETC.

AN ACCOUNTANT FIRM IS DESIRABLE TO ALL OUR STUDENTS WHO SHOULD OUR REPORTS WITH CONSCIENTIOUS STUDY.

POSITIONS VACANT.

A GOOD FURNISHING FIRM, established in 1880, has a number of positions vacant. The racing was of a high standard, and the weather was very good. The attendance was very good, and the racing was of a high standard.

STUDENTS IN THE COUNTRY.

Students who are unable to attend the College personally may apply for a special arrangement. The racing was of a high standard, and the weather was very good. The attendance was very good, and the racing was of a high standard.

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Advertisements and notices on the right margin of the page.

